

**A METHOD AND SYSTEM FOR MANAGING  
PORTFOLIO ACCOUNTS**

**Abstract**

5       The present invention is a method and system for managing portfolio products that is low cost, easy to use and ideal for smaller accounts. The present invention is a turn-key, private label money management system, acting as an electronic interface between an individual or a small financial institution and an individual investment account. The present invention bundles custody, portfolio management and statement  
10 reporting in a seamless “private label” system, allowing small financial institutions to provide to their clients with investment management services. The present invention automates account management and custody with one custodial partner over an Internet delivery system, allowing individuals and financial institutions investment management services at costs considerably lower than those available through  
15 individually managed portfolios. The present invention also provides individual investor risk assessment, including advice directed to portfolios meeting certain investment needs. Furthermore, the invention provides access to investment related educational software.

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